

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	USPH-6PVQZ2457/00-01/00-00/00 (SERFF #)
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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	Company Name		Company NAIC Number
3.	A. Equity Insurance Company	B.	28746

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. Private Passenger Auto 19.1/21/1	B.	PPA Liability and Physical Damage Combined 19.1002/21.1000

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Liability	-3.5%	-3.65%					
Uninsured Motorist	-3.5%	-3.65%					
Comprehensive	-3.5%	-3.65%					
Collision	-3.5%	-3.65%					
PIP	-3.5%	-3.65%					
TOTAL OVERALL EFFECT	-3.5%	-3.65%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	7,381			11,138	6,581	59.1%	53.8%
2004	10,421	7.5%	6/21/04	14,409	8,406	58.3%	54.0%
2003	12,351			13,497	6,957	51.6%	55.0%
2002	9,101	6.7%	6/24/02	9,384	6,144	65.5%	61.4%
2001	5,922			5,133	3,270	63.7%	62.7%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	16.8%/16.8%
B. General Expense	6.4%/6.4%
C. Taxes, License & Fees	3.0%/3.0%
D. Underwriting Profit & Contingencies	4.2%/5.0%
E. Other (explain)	
F. TOTAL	30.4%/31.2%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -17.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____